

**SNAPSHOT of HOME Program Performance--As of 12/31/08**  
**Local Participating Jurisdictions with Rental Production Activities**



Participating Jurisdiction (PJ): Holyoke Consortium State: MA

PJ's Total HOME Allocation Received: \$18,549,438 PJ's Size Grouping\*: B

PJ Since (FY): 1992

Category	PJ	State Average	State Rank	Nat'l Average	Nat'l Ranking (Percentile):*		
					Group	B	Overall
				PJs in State: 19			
Program Progress:							
% of Funds Committed	94.13 %	91.03 %	5	90.66 %	82	80	
% of Funds Disbursed	78.61 %	84.95 %	18	81.06 %	25	29	
Leveraging Ratio for Rental Activities	8.05	7.56	1	4.62	100	100	
% of Completed Rental Disbursements to All Rental Commitments***	92.68 %	91.54 %	11	81.27 %	48	43	
% of Completed CHDO Disbursements to All CHDO Reservations***	68.60 %	72.72 %	11	68.23 %	40	40	
Low-Income Benefit:							
% of 0-50% AMI Renters to All Renters	73.58 %	81.44 %	18	79.86 %	23	24	
% of 0-30% AMI Renters to All Renters***	39.62 %	49.59 %	15	44.82 %	38	38	
Lease-Up:							
% of Occupied Rental Units to All Completed Rental Units***	97.74 %	96.41 %	13	94.65 %	42	41	
Overall Ranking:			In State:	14 / 19	Nationally:	54 57	
HOME Cost Per Unit and Number of Completed Units:							
Rental Unit	\$24,423	\$26,175		\$25,419	265 Units	45.20 %	
Homebuyer Unit	\$18,285	\$15,910		\$14,530	298 Units	50.90 %	
Homeowner-Rehab Unit	\$10,421	\$14,817		\$20,251	17 Units	2.90 %	
TBRA Unit	\$7,516	\$3,760		\$3,156	6 Units	1.00 %	

\* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (55 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (201 PJs)

C = PJ's Annual Allocation is less than \$1 million (293 PJs)

\*\* - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

\*\*\*- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

## Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): Holyoke Consortium MA

**Total Development Costs:**  
(average reported cost per unit in  
HOME-assisted projects)

	Rental	Homebuyer	Homeowner
<b>PJ:</b>	\$85,697	\$90,865	\$10,500
<b>State:*</b>	\$141,741	\$99,134	\$22,785
<b>National:**</b>	\$89,640	\$72,481	\$22,984

**CHDO Operating Expenses:**  
(% of allocation)

**PJ:** 0.4 %  
**National Avg:** 1.1 %

**R.S. Means Cost Index:** 1.04

	Rental %	Homebuyer %	Homeowner %	TBRA %
<b>RACE:</b>				
White:	<span style="border: 1px solid black; padding: 2px;">33.2</span>	<span style="border: 1px solid black; padding: 2px;">40.0</span>	<span style="border: 1px solid black; padding: 2px;">100.0</span>	<span style="border: 1px solid black; padding: 2px;">83.3</span>
Black/African American:	<span style="border: 1px solid black; padding: 2px;">4.2</span>	<span style="border: 1px solid black; padding: 2px;">2.4</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Asian:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
American Indian/Alaska Native:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Native Hawaiian/Pacific Islander:	<span style="border: 1px solid black; padding: 2px;">0.8</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
American Indian/Alaska Native and White:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Asian and White:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Black/African American and White:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
American Indian/Alaska Native and Black:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Other Multi Racial:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.3</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Asian/Pacific Islander:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>

### ETHNICITY:

Hispanic	<span style="border: 1px solid black; padding: 2px;">61.8</span>	<span style="border: 1px solid black; padding: 2px;">57.3</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">16.7</span>
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### HOUSEHOLD SIZE:

1 Person:	<span style="border: 1px solid black; padding: 2px;">22.4</span>	<span style="border: 1px solid black; padding: 2px;">14.6</span>	<span style="border: 1px solid black; padding: 2px;">43.8</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
2 Persons:	<span style="border: 1px solid black; padding: 2px;">15.1</span>	<span style="border: 1px solid black; padding: 2px;">17.3</span>	<span style="border: 1px solid black; padding: 2px;">25.0</span>	<span style="border: 1px solid black; padding: 2px;">33.3</span>
3 Persons:	<span style="border: 1px solid black; padding: 2px;">25.9</span>	<span style="border: 1px solid black; padding: 2px;">26.4</span>	<span style="border: 1px solid black; padding: 2px;">6.3</span>	<span style="border: 1px solid black; padding: 2px;">50.0</span>
4 Persons:	<span style="border: 1px solid black; padding: 2px;">20.1</span>	<span style="border: 1px solid black; padding: 2px;">25.8</span>	<span style="border: 1px solid black; padding: 2px;">25.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
5 Persons:	<span style="border: 1px solid black; padding: 2px;">10.4</span>	<span style="border: 1px solid black; padding: 2px;">10.5</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
6 Persons:	<span style="border: 1px solid black; padding: 2px;">4.2</span>	<span style="border: 1px solid black; padding: 2px;">3.4</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
7 Persons:	<span style="border: 1px solid black; padding: 2px;">1.2</span>	<span style="border: 1px solid black; padding: 2px;">1.4</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">16.7</span>
8 or more Persons:	<span style="border: 1px solid black; padding: 2px;">0.8</span>	<span style="border: 1px solid black; padding: 2px;">0.7</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>

### HOUSEHOLD TYPE:

Single/Non-Elderly:	<span style="border: 1px solid black; padding: 2px;">17.0</span>	<span style="border: 1px solid black; padding: 2px;">18.3</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Elderly:	<span style="border: 1px solid black; padding: 2px;">8.1</span>	<span style="border: 1px solid black; padding: 2px;">1.7</span>	<span style="border: 1px solid black; padding: 2px;">62.5</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Related/Single Parent:	<span style="border: 1px solid black; padding: 2px;">47.5</span>	<span style="border: 1px solid black; padding: 2px;">39.3</span>	<span style="border: 1px solid black; padding: 2px;">12.5</span>	<span style="border: 1px solid black; padding: 2px;">83.3</span>
Related/Two Parent:	<span style="border: 1px solid black; padding: 2px;">17.8</span>	<span style="border: 1px solid black; padding: 2px;">34.6</span>	<span style="border: 1px solid black; padding: 2px;">25.0</span>	<span style="border: 1px solid black; padding: 2px;">16.7</span>
Other:	<span style="border: 1px solid black; padding: 2px;">9.7</span>	<span style="border: 1px solid black; padding: 2px;">6.1</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>

### SUPPLEMENTAL RENTAL ASSISTANCE:

Section 8:	<span style="border: 1px solid black; padding: 2px;">37.1</span>	<span style="border: 1px solid black; padding: 2px;">5.1</span> <sup>#</sup>
HOME TBRA:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	
Other:	<span style="border: 1px solid black; padding: 2px;">11.6</span>	
No Assistance:	<span style="border: 1px solid black; padding: 2px;">51.4</span>	

**# of Section 504 Compliant Units / Completed Units Since 2001** 13

\* The State average includes all local and the State PJs within that state

\*\* The National average includes all local and State PJs, and Insular Areas

# Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



**HOME PROGRAM  
SNAPSHOT WORKSHEET - RED FLAG INDICATORS**  
Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Holyoke Consortium

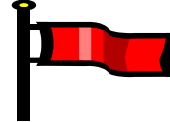
State: MA

Group Rank: 54  
(Percentile)

State Rank: 14 / 19 PJs

Overall Rank: 57  
(Percentile)

Summary: 1 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 73.60%	<b>92.68</b>	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 47.54%	<b>68.6</b>	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	<b>73.58</b>	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 90.20%	<b>97.74</b>	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.500	<b>3.51</b>	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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